

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Gilbert Sutton
Debtor

Case No. 21-00876-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Jul 26, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2021:

Recip ID	Recipient Name and Address
db	+ David Gilbert Sutton, 224 B Street, Carlisle, PA 17013-1823
5404564	+ First National Bank of Pennsylvania, 3320 E. State Street, Hermitage, PA 16148-3399
5404566	+ Franklin Collection Service, Inc., P.O. Box 3910, Tupelo, MS 38803-3910
5404571	+ MRS BPO, LLC, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
5404569	+ Members 1st FCU-VISA, Member Service, P.O. Box 30495, Tampa, FL 33630-3495
5404570	+ Monarch Recovery Mgmt., Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020-2059
5404572	+ My Eye Dr., P.O. Box 791551, Baltimore, MD 21279-1551
5404576	+ Progressive Specialty Insurance Co., 6300 Wilson Mills Rd., Cleveland, OH 44143-2182
5404577	+ Receivables Performance Mgmt., 20818 44th Ave. W., Suite 140, Lynnwood, WA 98036-7709
5404579	+ TD Bank USA/Target Credit, 7000 Target Parkway N., Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301
5404582	+ Weltman, Weinberg & Reis, LPA, 436 Seventh Ave., Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jul 26 2021 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5404555	+ EDI: CITICORP.COM	Jul 26 2021 22:48:00	Best Buy Credit Services, Retail Services, P.O. Box 790441, Saint Louis, MO 63179-0441
5404560	Email/Text: customercareus@creditcropsolutionsinc.com	Jul 26 2021 18:42:00	Credit Corp Solutions, Inc., 121 W. Election Road, Suite 200, Draper, UT 84020
5404556	+ Email/Text: mediamanagers@clientservices.com	Jul 26 2021 18:42:00	Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
5404557	+ EDI: COMCASTCBLCENT	Jul 26 2021 22:48:00	Comcast, Attn: Bankruptcy Dept., 1701 JFK Blvd., Philadelphia, PA 19103-2899
5404558	+ EDI: WFNNB.COM	Jul 26 2021 22:48:00	Comenity Bank/Victoria's Secret, Attn: Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
5404559	+ EDI: CCS.COM	Jul 26 2021 22:48:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
5404561	EDI: DIRECTV.COM	Jul 26 2021 22:48:00	DirecTv, P.O. Box 6550, Greenwood Village, CO 80155
5404562	EDI: DISCOVER.COM	Jul 26 2021 22:48:00	Discover, P.O. Box 30943, Salt Lake City, UT 84130
5404563	EDI: DISCOVER.COM	Jul 26 2021 22:48:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
5404565	+ Email/Text: cashiering-administrationservices@flagstar.com	Jul 26 2021 18:42:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
5404567	+ Email/Text: bknottices@mbandw.com		

5404568	+ Email/Text: unger@members1st.org	Jul 26 2021 18:42:00	McCarthy, Burgess & Wolff, The MB&W Building, 26000 Cannon Rd., Cleveland, OH 44146-1807
5404573	EDI: PRA.COM	Jul 26 2021 18:42:00	Members 1st FCU, P.O. Box 40, Mechanicsburg, PA 17055-0040
5404574	EDI: PRA.COM	Jul 26 2021 22:48:00	Portfolio Recovery Assoc., 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
5404578	+ EDI: SWCR.COM	Jul 26 2021 22:48:00	Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541
5404801	+ EDI: RMSC.COM	Jul 26 2021 22:48:00	Southwest Credit, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
5404580	+ EDI: VERIZONCOMB.COM	Jul 26 2021 22:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5404581	+ Email/Text: BKRMailOps@weltman.com	Jul 26 2021 18:42:00	Verizon Wireless Southeast, P.O. Box 26055, Nat'l Recovery Dept., M.S. 400, Minneapolis, MN 55426-0055
5404583	+ EDI: COMCASTCBLCENT	Jul 26 2021 22:48:00	Weltman, Weinberg & Reis, LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
			Xfinity, 5 Omni Way, Chelmsford, MA 01824-4142

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5404575	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2021 at the address(es) listed below:

Name	Email Address
Lawrence G. Frank (Trustee)	lawrencegfrank@gmail.com PA39@ecfcbis.com
Philip Charles Briganti	on behalf of Debtor 1 David Gilbert Sutton pbriganti@pa.net
Rebecca Ann Solarz	

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on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **David Gilbert Sutton**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:21-bk-00876-HWV**

Social Security number or ITIN xxx-xx-3279

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David Gilbert Sutton

By the
court:

7/26/21



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.